
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 15

Week Ending April 15, 2006

Enforcement

Caisse Nationale de Credit Agricole, Paris, France; Credit Agricole Indosuez; and Credit Agricole Indosuez, New York Branch, New York, New York -- written agreement dated November 30, 2000, terminated March 9, 2004.

- Announced, April 12, 2006

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 229 West Bute Street, Suite 320.
- Approved, April 14, 2006

Richmond

Bank of Virginia, Midlothian, Virginia -- to establish a branch at 4023 West Hundred Road, Chester.
- Approved, April 13, 2006

Atlanta

BankEast, Knoxville, Tennessee -- to establish a branch at 901 Parkway, Sevierville.
- Approved, April 13, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 1037 State Road 7, Wellington, Florida.
- Approved, April 12, 2006

San Francisco

County Bank, Merced, California -- to establish a branch at 2936 East Hatch Road, Ceres.
- Approved, April 11, 2006

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 322 South Broad Street, Edenton.
- Approved, April 13, 2006

Chicago

Linn County State Bank, Coggon, Iowa -- to establish a branch at 1295 Blairs Ferry Road, Marion.
- Approved, April 11, 2006

Bank Branches, Domestic

Philadelphia

New Century Bank, Phoenixville, Pennsylvania -- to establish a branch at Lincoln Court Shopping Center, Route 30, Malvern.
- Approved, April 14, 2006

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 777 South Flagler Drive, West Palm Beach.
- Approved, April 10, 2006

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 2565 Woodruff Road, Simpsonville, South Carolina.
- Approved, April 12, 2006

Richmond

SuffolkFirst Bank, Suffolk, Virginia -- to establish a courier service to pick up deposits from customers.
- Approved, April 13, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 7451 Mount Vernon Square Drive, Alexandria, Virginia.
- Approved, April 12, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 142 East St. James Avenue, Goose Creek, South Carolina.
- Approved, April 13, 2006

Richmond

Virginia Community Bank, Louisa, Virginia -- to establish a branch at the intersection of U.S. Routes 15 and 250, Zion Crossroads.
- Approved, April 14, 2006

Bank Holding Companies

San Francisco

Beverly Hills Bancorp, Inc., Calabasas, California -- to engage in limited commercial real estate lending.
- Approved, April 13, 2006

Chicago

Black Earth Bancshares, Inc., Black Earth, Wisconsin -- to continue to engage in lending activities.
- Approved, April 14, 2006

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire 51 percent of the shares of Asian Bank of Arizona, Phoenix, Arizona, a de novo bank; and for its subsidiaries, Capitol Development Bancorp Limited IV, Lansing, Michigan, and Asian American Financial Services, Inc., to become bank holding companies through the same acquisition.
- Approved, April 10, 2006

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to engage de novo through its subsidiary, Capitol Wealth, Inc., in financial and investment advisory activities and securities brokerage services.
- Approved, April 13, 2006

San Francisco

Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California; Castle Creek Capital III LLC; Eggemeyer Capital LLC; Ruh Capital LLC; Legions IV Advisory Corp.; Western States Opportunity LLC, Eggemeyer Family Trust; and William J. Ruh Trust -- to become bank holding companies and to acquire 89 percent of the shares of LDF, Inc., Chicago, Illinois, and its subsidiary, Labe Bank; and for Castle Creek Capital Partners III, L.P., Rancho Santa Fe, California; Castle Creek Capital III LLC; Eggemeyer Capital LLC; Ruh Capital LLC; and Legions IV Advisory Corp. to acquire 35 percent of the shares of Atlanta Bancorporation, Inc., Alpharetta, Georgia, and thereby acquire Gibsonville Community Bank, Inc., Gibsonville, North Carolina.
- Approved, April 11, 2006

Bank Holding Companies

Secretary

Dickinson Financial Corporation II, Kansas City, Missouri, and Dickinson Financial Corporation -- waiver of application to acquire Fort Riley Bancshares, Inc., Fort Riley, Kansas, in connection with the merger of their subsidiaries, Armed Forces Bank, National Association, Fort Leavenworth, and Fort Riley National Bank, Fort Riley.

- Granted, April 14, 2006

Richmond

FNB Corp., Asheboro, North Carolina -- to acquire Integrity Securities, Inc., Hickory.

- Withdrawn, April 10, 2006

Secretary

FNB Corp., Asheboro, North Carolina -- to merge with Integrity Financial Corporation, Hickory, and thereby acquire its subsidiaries, including First Gaston Bank of North Carolina, Gastonia.

- Approved, April 11, 2006

Kansas City

Freedom Bancshares, Inc., Overland Park, Kansas -- to become a bank holding company and to acquire Freedom Bank, a de novo bank.

- Approved, April 13, 2006

St. Louis

German American Bancorp, Jasper, Indiana -- to acquire 9.9 percent of the shares of Indiana Bank Corp., Terre Haute, and thereby acquire The First National Bank of Dana, Dana.

- Approved, April 12, 2006

Minneapolis

Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota -- to increase its ownership from 35.68 percent to 65.67 percent of the shares of Lake Bank Shares, Inc.

- Approved, April 13, 2006

Bank Holding Companies

Chicago

National Bancshares, Inc., Bettendorf, Iowa -- waiver of application to acquire Metrocorp, Inc., East Moline, Illinois, in connection with the merger of their subsidiaries, The National Bank, Moline, and Metrobank, National Association, Davenport, Iowa.

- Granted, April 13, 2006

Richmond

New Century Bancorp, Inc., Dunn, North Carolina -- waiver of application to acquire Progressive State Bank, Lumberton, in connection with the merger of Progressive State Bank and New Century Bank South, Fayetteville.

- Withdrawn, April 14, 2006

Secretary

Placer Sierra Bancshares, Sacramento, California; California Community Financial Institutions Fund Limited Partnership, San Francisco; and Belvedere Capital Partners LLC -- to acquire Southwest Community Bancorp, Carlsbad, and Southwest Community Bank, Encinitas; and for Placer Sierra Bank, Auburn, to merge with Southwest Community Bank and thereby establish branches.

- Approved, April 14, 2006

Atlanta

SEE Trust, Miami, Florida -- to form a bank holding company and to acquire 25.32 percent of the shares of TransAtlantic Bank.

- Returned, April 14, 2006

San Francisco

Towne Bancorp, Inc., Mesa, Arizona -- to become a bank holding company and to acquire Towne Bank of Arizona.

- Approved, April 13, 2006

Minneapolis

Vision Bancshares, Inc., St. Louis Park, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, April 13, 2006

Bank Holding Companies

Director, BS&R

Wachovia Corporation, Charlotte, North Carolina -- to engage on a limited basis in physical commodity trading activities as an activity complementary to a financial activity.

- Approved, April 13, 2006

Change In Bank Control

Secretary

Cascade Bancorp, Bend, Oregon -- change in bank control.

- Permitted, April 14, 2006

Minneapolis

Financial Services of St. Croix Falls, Inc., St. Croix Falls, Wisconsin -- change in bank control.

- Withdrawn, April 11, 2006

Kansas City

NSB Bancshares, Inc., La Crosse, Kansas -- to retain control of NSB Bancshares, Inc.

- Permitted, April 11, 2006

Competitive Factors Reports

Chicago

Beardstown Savings, S.B., Beardstown, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Mt. Sterling branch of First Bank, Creve Coeur, Missouri.

- Submitted, April 11, 2006

St. Louis

First State Bank of Campbell Hill, Campbell Hill, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Steeleville branch of First National Bank in Pinckneyville, Pinckneyville.

- Submitted, April 12, 2006

Competitive Factors Reports

Atlanta

Home Bank, Lafayette, Louisiana -- report on competitive factors of the proposed merger with Crowley Building & Loan Association, Crowley.
- Submitted, April 13, 2006

Cleveland

National City Corporation, Cleveland, Ohio -- report on competitive factors of the proposed acquisition of Forbes First Financial Corporation, St. Louis, Missouri.
- Submitted, April 12, 2006

Cleveland

The Northern Savings & Loan Company, Elyria, Ohio -- report on competitive factors of the proposed merger with First Place Interim Bank, Warren.
- Submitted, April 12, 2006

Chicago

The Port Washington State Bank, Port Washington, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Grafton branch of Marine Bank, Wauwatosa.
- Submitted, April 11, 2006

Minneapolis

River Falls State Bank, River Falls, Wisconsin -- report on competitive factors of the proposed merger with River Falls Investments, Inc.
- Submitted, April 14, 2006

St. Louis

TrustBank, Olney, Illinois -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Tempe, Arizona, branch of Bank of the Southwest.
- Submitted, April 12, 2006

Secretary

Wells Fargo Bank, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with State Bank of Rogers, Rogers, Minnesota, in connection with a corporate reorganization.
- Submitted, April 13, 2006

Extensions Of Time

St. Louis

Bank of Lincoln County, Elsberry, Missouri -- extension to December 31, 2006, to establish a branch at 4001 East Highway 47, Winfield.

- Granted, April 12, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 15, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	FIRST SUFFIELD FINANCIAL, INC.	Section 3 application by First Suffield Financial Inc., Suffield, Connecticut, to become a bank holding company by acquiring 100% of the outstanding shares of The First National Bank of Suffield, Suffield, Connecticut.	Newspaper: Federal Register:	Not available 05/11/2006

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 15, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
FBSEA	GOVERNOR AND COMPANY OF THE BANK OF IRELAND, THE	The Governor and Company of The Bank of Ireland, Dublin, Ireland to establish a branch office in Stamford, Connecticut, pursuant to Section 211.24(a)(2)(i)(A) of Reg K.	Newspaper:	Not available
			Federal Register:	Not applicable
FBSEA	MIZRAHI TEFAHOT BANK LTD.	Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch. In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 15, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
3A1	Boardwalk Bancorp, Inc	Boardwalk Bancorp, Inc, Linwood, NJ, to form a bank holding company by acquiring 100% of the voting shares of Boardwalk Bank, Linwood, NJ.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3	ROYAL BANCSHARES OF PENNSYLVANIA, INC.	Royal Bancshares of Pennsylvania, Inc., Narberth, PA, to acquire Royal Asian Bank, Philadelphia.	Newspaper:	05/12/2006
			Federal Register:	05/15/2006

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	CITIZENS NATIONAL CORPORATION	Citizens National Corporation, Paintsville, Kentucky, to acquire 100 percent of the common shares of Heritage Bank of Ashland, Inc., Ashland, Kentucky	Newspaper: Federal Register:	Not available Not available
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3153 Commerce Lane, Ionia, MI.	Newspaper: Federal Register:	04/13/2006 Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Grand Rapids, MI to establish a branch at 5430 State Street, Saginaw, MI.	Newspaper: Federal Register:	04/12/2006 Not applicable
* 3A3	S & T BANCORP, INC.	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99% of the voting shares of Allegheny Valley Bancorp, Inc., Pittsburgh, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	04/26/2006 04/28/2006

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A5	BB&T CORPORATION	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of First Citizens Bancorp, Cleveland, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
* Branch	CITIZENS BANK AND TRUST COMPANY	Citizens Bank & Trust Company, Blackstone, Virginia, to establish a branch facility to be located at 622 E. Atlantic Street, South Hill, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
Premises	CITIZENS BANK AND TRUST COMPANY	Citizens Bank & Trust Company, Blackstone, Virginia, to increase its investment in bank premises in the amount of \$752,500.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* Branch	FIRST CAPITAL BANK	First Capital Bank, Glen Allen, Virginia, proposes to establish a branch at 1504 Santa Rosa Road, Suite 102, Richmond, Virginia.	Newspaper:	04/25/2006
			Federal Register:	Not applicable
* 18C	ROCKINGHAM HERITAGE BANK	Rockingham Heritage Bank, Harrisonburg, Virginia, to merge with Albemarle First Bank, Charlottesville, Virginia.	Newspaper:	Not available
* Branch			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	ALGIERS BANCORP, INC.	Algiers Bancorp, Inc., Baton Rouge, Louisiana, prior change in control notice by the Robin and Cherie Arkley Revocable Algiers Bancorp Stock Trust, Eureka, California, with Robin P. Arkley II and Cherie P. Arkley, Eureka, California, as trustees to acquire 57 percent; the Allison E. Arkley Trust #5, Eureka, California, with Russell N. Bacon, managing member of CTT, LLC, Eureka, California, and John L. Piland as trustees to acquire 19 percent; and the Elizabeth A. Arkley Trust #5, with Russell N. Bacon, managing member of CTT, LLC, Eureka, California, and John L. Piland as trustees to acquire 19 percent; and Jack J. Mendheim and Stephanie C. Medheim, Folsom, Louisiana, to collectively acquire 5 percent of the outstanding shares of Algiers Bancorp, Inc., Baton Rouge, Louisiana, and its subsidiary, Statewide Bank, Terrytown, Louisiana.	Newspaper: Federal Register:	Not available Not available
* Branch	CAPITAL CITY BANK	Capital City Bank, Tallahassee, Florida, to establish a branch located at 5200 Newberry Road, Gainesville, Florida.	Newspaper: Federal Register:	04/18/2006 Not applicable
* Branch	COMPASS BANK	Compass Bank, Birmingham, Alabama, to establish a branch located at 4115 East Colfax Avenue, Denver, Colorado, to be known as the Denver - Colfax Office.	Newspaper: Federal Register:	04/19/2006 Not applicable
* 3A1	FEB BANCSHARES, INC.	FEB Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Farmers Exchange Bank, both of Louisville, Alabama.	Newspaper: Federal Register:	05/09/2006 05/10/2006
* 3A1 * 3A3	HOMETOWN OF HOMESTEAD, INC.	Hometown of Homestead, Inc., Ft. Pierce, Florida (Hometown), to become a bank holding company by acquiring 100 percent of the outstanding shares of First of Homestead, Inc., and its subsidiary, 1st National Bank of South Florida (Bank), both of Homestead, Florida. Also enclosed are the applications by Hometown Banking Company, Ft. Pierce, Florida; The Prosperity Banking Company, Inc., St. Augustine, Florida; and Riverside Gulf Coast Banking Company, Cape Coral, Florida, to collectively acquire up to 50 percent of the outstanding shares of Hometown and Bank. Hometown will change its name to Hometown of Homestead Banking Company after consummation.	Newspaper: Federal Register:	Not available Not available

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	P B BANCSHARES, INC.	PB Bancshares, Inc., Clifton, Tennessee, after-the-fact change in control notice filed by J. Autry and Martha Gobbell; Stephen or Jane Ann Gobbell; Stephen Gobbell, as custodian for Stephen Mark Gobbell; PB Bancshares, Inc., ESOP, J. Autry Gobbell, Gailand Grinder, Tommy Martin, Kelvin Runions, Carl Skelton, and Andrew Yarbrough, as trustees; Frances Hassell Wade Trust, J. Autry Gobbell, Martha Gobbell, and Stephen Gobbell, as trustees; all of Clifton, Tennessee, to retain 62.39 percent of the outstanding shares of PB Bancshares, Inc., and its subsidiary bank, Peoples Bank, both of Clifton, Tennessee.	Newspaper: Federal Register:	04/18/2006 04/24/2006
* Branch	REGIONS BANK	Regions Bank, Birmingham, Alabama, to establish a branch located at 1471 Timberlane Road, Tallahassee, Florida.	Newspaper: Federal Register:	04/18/2006 Not applicable
* Branch	REGIONS BANK	Regions Bank, Birmingham, Alabama, to establish a branch located at 3112 Zelda Road, Montgomery, Alabama.	Newspaper: Federal Register:	04/22/2006 Not applicable
CIC	SOUTHEASTERN BANK FINANCIAL CORPORATION	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Federal Register:	Not available 02/27/2006
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 9836 Rea Road, Charlotte, North Carolina, to be known as the Blakeney Office.	Newspaper: Federal Register:	04/23/2006 Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	BAYLAKE BANK	Baylake Bank, Sturgeon Bay, Wisconsin, to establish a branch facility to be located at 2502 Lineville Road, Green Bay, Wisconsin.	Newspaper: Federal Register:	04/18/2006 Not applicable
* 3A1	BIRMINGHAM BLOOMFIELD BANCSHARES, INC.	Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Birmingham (in organization), Birmingham, Michigan.	Newspaper: Federal Register:	Not available 05/11/2006
* 3A3 * 3A1	CAPITOL BANCORP LTD.	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana, and by Capitol Development Bancorp Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Evansville Commerce Bank (in organization), Evansville, Indiana.	Newspaper: Federal Register:	04/14/2006 04/13/2006
* Branch	CENTRAL BANK	Central Bank, Storm Lake, Iowa, to establish a branch facility to be located at 2906 Hamilton Boulevard, Sioux City, Iowa.	Newspaper: Federal Register:	04/27/2006 Not applicable
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 3825 Crenshaw Blvd., Los Angeles, California, and 110 S. El Camino Real, Encinitas, California.	Newspaper: Federal Register:	Not available Not applicable
4c8	FARMERS BANCORP, FRANKFORT, INDIANA, THE	Farmers Bancorp, Frankfort, Indiana, to retain 100 percent of the voting shares of Farmers Bank Reinsurance Co. Ltd., Frankfort, Indiana.	Newspaper: Federal Register:	Not applicable 05/01/2006
* 3A1	Gateway Banc Corp.	Gateway Banc Corp., Roscoe, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gateway Community Bank, Roscoe, Illinois.	Newspaper: Federal Register:	Not available Not available
* 18C * Branch	JOHNSON BANK	Johnson Bank, Racine, Wisconsin, to merge with Johnson Bank Arizona, National Association, Phoenix, Arizona, and thereby to establish 8 branches.	Newspaper: Federal Register:	Not available Not applicable
* 3A1	MONARCH COMMUNITY BANCORP, INC	Monarch Community Bancorp, Inc., Coldwater, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Monarch Community Bank, Coldwater, Michigan.	Newspaper: Federal Register:	Not available 05/12/2006
* 3A1	SIGNATURE BANCORPORATION, INC.	Signature Bancorporation, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Signature Bank (in organization), Chicago, Illinois.	Newspaper: Federal Register:	05/03/2006 05/01/2006
* 18C * Branch	SOUTHWEST BANK OF ST. LOUIS	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Missouri State Bank and Trust Company, Clayton, Missouri, and thereby to establish 8 branches.	Newspaper: Federal Register:	Not available Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	COLUMBIA BANCSHARES, INC.	Notice by the Stumpf Family Control Group, Columbia, Illinois, to increase control of Columbia Bancshares, Inc., Columbia, Illinois. The control group consists of Kenneth W. Stumpf, the Kenneth W. Stumpf Keogh, Evelyn L. Stumpf, Gary A. Stumpf, Cheri A. Riebeling, Jay W. Stumpf, Jane L. Menner, and Kurt D. Stumpf, all of Columbia, Illinois.	Newspaper: Federal Register:	04/22/2006 04/07/2006
* 3A3 * 3A1	COMMUNITY BANK SHARES OF INDIANA, INC.	Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire 100 percent of The Bancshares, Inc., Scottsburg, Indiana, and thereby indirectly acquire The Scott County State Bank, Scottsburg, Indiana. Also, CBIN Subsidiary, Inc., New Albany, Indiana, a wholly owned subsidiary of Community Bank Shares of Indiana, Inc., to become a bank holding company by acquiring 100 percent of The Bancshares, Inc., Scottsburg, Indiana, and thereby indirectly acquire The Scott County State Bank, Scottsburg, Indiana.	Newspaper: Federal Register:	05/08/2006 05/05/2006
* 3A3	FIRST HORIZON NATIONAL CORPORATION	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of The State Bank, Rocky Ford, Colorado.	Newspaper: Federal Register:	05/09/2006 05/11/2006
* 3A1	TRIUMPH BANCSHARES, INC.	Triumph Bancshares, Inc., Germantown, Tennessee, to become a bank holding company by acquiring 100 percent of Triumph Bank, Germantown, Tennessee (in organization).	Newspaper: Federal Register:	05/14/2006 05/15/2006

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 15, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	BRIDGER COMPANY, THE	Interagency Notice of Change in control by Karlyn B. Lohrenz Trust, Karlyn B. Lohrenz as trustee, and Karlyn B. Lohrenz as an individual, Billings, Montana, to acquire 16 2/3 percent of the shares of The Bridger Company, Bridger, Montana and join a group acting in concert which also includes Harold J. Lohrenz and Clarence G. Lohrenz.	Newspaper:	04/17/2006
			Federal Register:	04/25/2006
* 3A1	JAG FINANCIAL, INC.	JAG Financial, Inc., St. Paul, Minnesota to become a bank holding company by acquiring 100 percent of The EastBank Corporation, Minneapolis, Minnesota, and thereby indirectly acquire 100 percent of EastBank, Minneapolis, Minnesota.	Newspaper:	04/26/2006
			Federal Register:	04/23/2006

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 15, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	CITIZENS NATIONAL CORPORATION	Citizens National Corporation, Wisner, Nebraska, to acquire 40 percent of the voting shares of Republic Corporation, parent of United Republic Bank (in organization), both in Omaha, Nebraska.	Newspaper: Federal Register:	05/01/2006 05/11/2006
* Branch	COMMUNITY BANKS OF COLORADO	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 262 Pagosa Street, Pagosa Springs, Colorado.	Newspaper: Federal Register:	04/30/2006 Not applicable
* 3A3	DICKINSON FINANCIAL CORPORATION II	Dickinson Financial Corporation II and Dickinson Financial Corporation, Kansas City, Missouri, to acquire 100 percent of the voting shares of Southern Commerce Bank, Tampa, Florida.	Newspaper: Federal Register:	Not available Not available
* 3A3	DOCKING BANCSHARES, INC.	Docking Bancshares, Inc., Arkansas City, Kansas, to acquire 100 percent of the voting shares of City National Bancshares, Inc., parent of The City National Bank and Trust Company of Guymon, both in Guymon, Oklahoma.	Newspaper: Federal Register:	05/08/2006 05/08/2006
* 3A3	FARMERS STATE BANK OF FORT MORGAN COLORADO EMPLOYEE STOCK OWNERSHIP PLAN, THE	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, to acquire up to 38 percent of the voting shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, all in Fort Morgan, Colorado.	Newspaper: Federal Register:	Not available 05/12/2006
* Branch	FIRST OPTION BANK	First Option Bank, Osawatomie, Kansas, to establish a branch at 223rd and Price Chopper Drive, Spring Hill, Kansas.	Newspaper: Federal Register:	04/12/2006 Not applicable
* 3A3	FIRST PRYOR BANCORP, INC.	First Pryor Bancorp, Inc., Pryor, Oklahoma, to acquire 14.29 percent of the voting shares of Carson River Community Bank (in organization), Carson City, Nevada.	Newspaper: Federal Register:	05/20/2006 05/15/2006
* Branch	GUARANTEE STATE BANK, THE	Guarantee State Bank, to establish a branch at 702 N. Sheridan Road, both in Lawton, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 15, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	TRADITION BANK	Tradition Bank, Houston, Texas, to establish a branch to be located at 5020 Montrose Blvd., Suite 200, Houston, Texas 77006.	Newspaper:	04/24/2006
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending April 15, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	AMERICAN PREMIER BANCORP	Notice by the Shen Group, consisting of Bruce Hsiu-I Shen, Su Chin Lin Shen, Sen Fu Shen, Faye Shen, Rancho Palos Verdes, California, Ted Tai-Hsi Shen and Allison Chiang, San Marino, California, and Hsinya Shen, Palo Alto, California, to retain 17.2 percent of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Federal Register:	Not available 03/30/2006
CIC	AMERICAN PREMIER BANCORP	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, Arcadia, California, and thereby indirectly retain ownership in American Premier Bank, Arcadia, California.	Newspaper: Federal Register:	Not available 04/06/2006
* 3A1	BELVEDERE CAPITAL FUND II, L.P.	Belvedere Capital Fund II, LP, and Belvedere Capital Partners II, LLC, both of San Francisco, California, to become bank holding companies by acquiring up to 50 percent of Presidio Bank (In Organization), San Francisco, California.	Newspaper: Federal Register:	05/03/2006 05/05/2006
* 18C * Branch	NORTH VALLEY BANK	North Valley Bank, Redding, California, to merge with NVB Business Bank, Woodland, California.	Newspaper: Federal Register:	05/03/2006 Not applicable
Member	PRESIDIO BANK	Presidio Bank (In Organization), San Francisco, California, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
* 3A1	SKAGIT STATE BANCORP	Skagit State Bancorp to become a bank holding company by acquiring 100 percent of Skagit State Bank, both of Burlington, Washington.	Newspaper: Federal Register:	Not available 05/08/2006

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act